



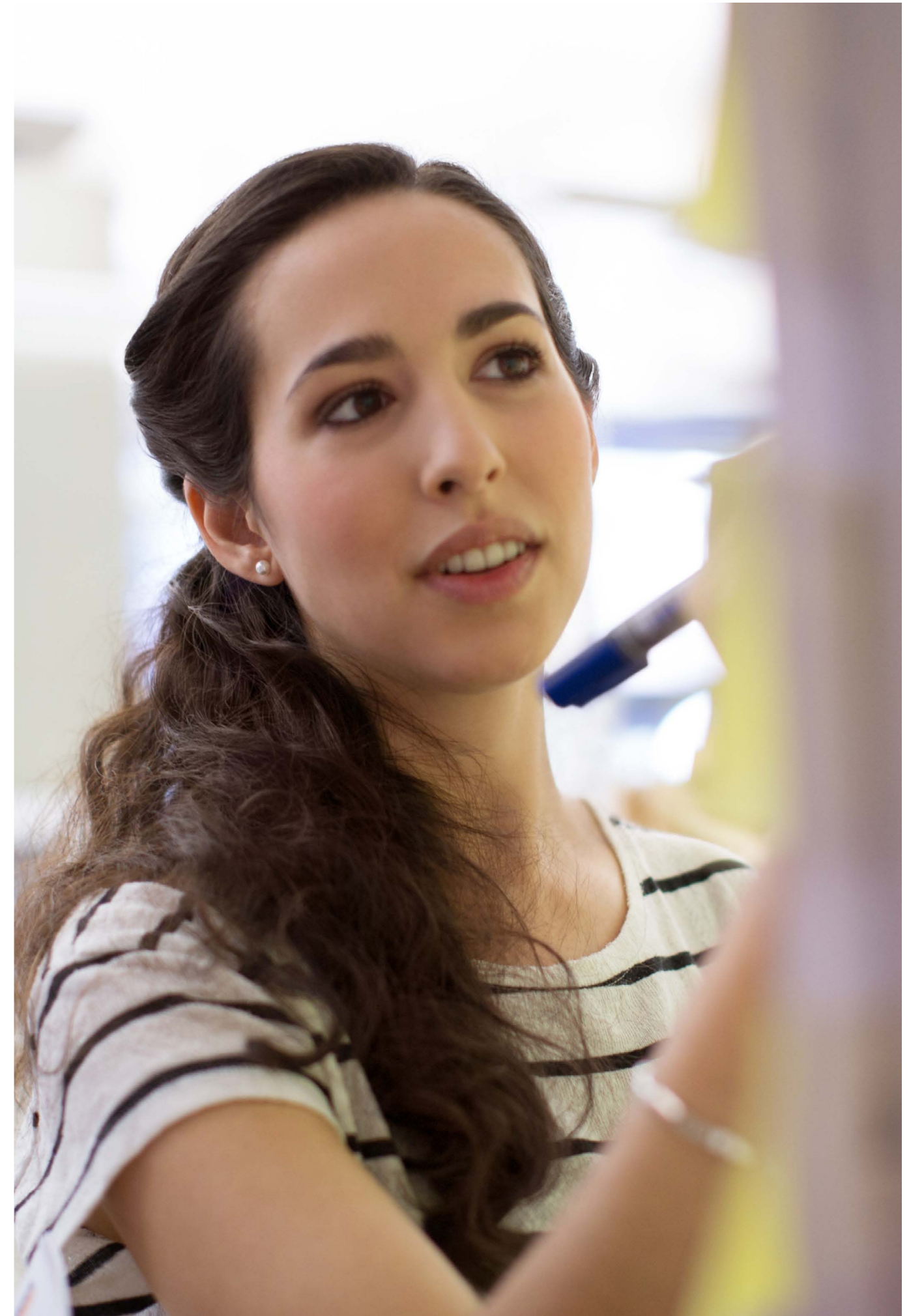
Group Life Assurance

Providing a safety net for employees and their families



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Peace of mind for employees and their families

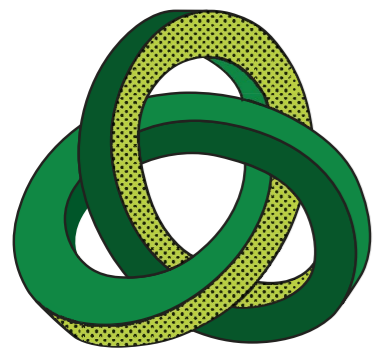
Business has its ups and downs, and life does too. That's why it's important to protect the wellbeing needs of employees. After all, they're key to a successful business.

Our Group Life Assurance and Dependants' Pension provides financial support if the employee dies. Not only is it an investment in employees, but it also helps to financially protect their families when they may need it most.

More than just a financial benefit

Our cover gives employees and their families more than just financial help. Our **Be Well. Get Better. Be Supported.** wellbeing framework gives them access to a holistic support

service that helps them manage their day-to-day health and wellbeing and if there's a claim, support their immediate family with bereavement counselling should the employee pass away.



Be Well.

Helping employees to actively manage their health

Get Better.

Emotional and practical support during bereavement

Be Supported.

A financial safety net for employees' families

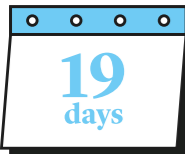
“Our Group Life Assurance provides vital financial support for employees’ families should they pass away. It also comes with bereavement support services for the family to help them through the emotional trauma of losing a loved one. Through our **Be Well. Get Better. Be Supported.** wellbeing framework, employees and employers can receive the support they need both now and into the future.”

Vanessa Sallows, Claims and Governance Director,
Legal & General Group Protection

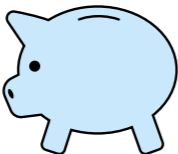


Why is Group Life Assurance important for employees?

Group Life Assurance can help give employees' loved ones a financial safety net they may not already have or be able to afford. A payment can help ensure they're financially protected, particularly when the financial resilience of working households is falling.



On average, families in the UK could be on the breadline in just **19 days** without the main breadwinner's regular employed income – that's down from 24 days in 2020.



The average working household has just over **£2,431** in savings and investments. This falls significantly short of the **£12,139** they say they would need to feel financially secure for a year¹.

Adding value to businesses and employees

Employee health and wellbeing is more important to businesses than ever:

37%

Employee health and wellbeing is the top stressor for businesses with 50-249 employees²

32%

It's the second biggest stressor for businesses with 10-49 employees, just behind workload/working hours

84%

of employees are more likely to apply for jobs with businesses who are open about supporting employee health and wellbeing

Taking out Group Life Assurance cover gives employers and employees a range of benefits:



Shows a duty of care

Offering cover as part of an employee's benefit package helps show commitment to the workforce. It can also help make businesses more attractive to potential recruits.



Offers value for money

Group Life cover may on average cost less overall, than what an employee could pay individually, when choosing to buy personal cover for them and their family.



Business tax benefits

Group Life premiums are currently allowable as a business expense for corporation tax purposes, while for employees the premiums are not classed as a 'benefit in kind', so are tax efficient.



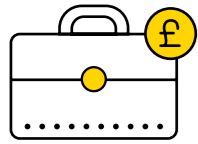
Flexibility to build the right package

Group Life cover can be combined with our other products, such as Group Income Protection, to build a tailored employee benefits package.

1. Legal & General Deadline to the Breadline research 2022
2. L&G SME Wellbeing Barometer Research 2021

What's included in Group Life Assurance?

Our Group Life Assurance helps towards ensuring employees and their loved ones are supported financially, practically and emotionally if the employee dies. It also offers extra wellbeing services which employees and their families can access to take care of their day-to-day wellbeing. Here's an overview of the benefits for employers and their employees.



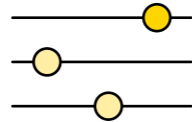
Free Mastertrust option

For lump sum life assurance arrangements, we can manage the scheme on behalf of the employer.



Ease of cover

We can in many cases, arrange cover without asking for employees to provide personal medical details.



Flexible cover options

Provide cover through a flexible or voluntary arrangement, to help employers manage costs and allow employees to adapt cover to suit their needs.



Tax relief

Premiums will normally qualify for tax relief, depending on the choice of scheme.



Added wellbeing support

Employees and their immediate families can seek advice and support with day-to-day challenges, and bereavement counselling if the employee we're covering dies.



Protection for small as well as large businesses

We can provide cover for a range of policy sizes starting from a minimum of 10 employees.



Wellbeing support for today and tomorrow

Our Group Life Assurance cover is more than just a financial payout. It comes with its own range of essential wellbeing support services, included at no additional cost, so businesses can rest assured their employees can **Be Well. Get Better. Be Supported.** both today and tomorrow.



Be Well.

Employee Assistance Programme

Our Employee Assistance Programme (EAP) is a free, day-to-day wellbeing and counselling service that provides in the moment support to employees and their immediate families, 24/7 and 365 days of the year.

Our EAP can provide in the moment practical information and advice services on finance, legal information, career coaching, relationship mediation and more.

Later life care

Our Care Concierge service supports employees to understand the care options available for themselves or their elderly relatives.

Get Better.

Face-to-face bereavement counselling

Immediate family of the deceased employee can access up to eight counselling sessions through the Employee Assistance Programme. Providing emotional support to deal with grief, feelings of loss or anxiety and related stress. Practical help with legal issues such as wills, power of attorney, state benefits, debt management and dependant care is also available.

Be Supported.

Prompt financial support

We aim to pay claims promptly, usually within five working days of receiving all the information we need for lump sum payments. For dependants' payments, these will start at the next agreed payment date.

Further wellbeing support

Be Well hub >

A range of wellbeing resources designed to help employers actively manage their employees' wellbeing.

HR Communication Toolkit >

Employers can use the HR Toolkit to effectively communicate benefits to employees.

Umbrella Benefits >

Access to discounts and offers on a range of Legal & General products and services

Wellbeing Advisory Board >

A group of experts across a range of clinical, occupational and vocational rehabilitation fields to guide employers in finding answers about employee health issues.

Find out more about our Group Life Assurance cover

For Advisers

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm
(we may record and monitor calls)

Email: group.protection@landg.com

Visit: [Adviser website](#)

For Employers

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm
(we may record and monitor calls)

Email: employer.services@landg.com

Learn more about what we can cover, the options, the exclusions and how we assess claims by visiting our **[employer website](#)**

Legal & General Assurance Society Limited.

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We are authorised by the Prudential Regulation Authority and regulated by
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